

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF ALABAMA**

IN RE:

EARNESTINE ALEXANDER HARDY
SSAN: XXX-XX-5525

HOWARD HARDY JR
SSAN: XXX-XX-5135

Debtor(s)

Case No. 17-31316-DHW
Chapter 13

TRUSTEE'S OBJECTION TO CONFIRMATION

COMES NOW, the Trustee, and pursuant to 11 U.S.C. §1325 objects to confirmation of the debtor(s) plan as filed. As grounds for said objection, the Trustee states as follows:

1. The debtor(s) filed a petition seeking relief under Chapter 13 of the United States Bankruptcy Code on May 08, 2017.
2. The debtor(s) §341 Meeting of Creditors was held June 22, 2017.
3. The debtor(s) overall pay record is 100%.
- (X) The Trustee has not received the debtor(s) tax returns as required by 11 U.S.C. § 521.
- (X) The following creditor was not listed in the debtor(s)' schedules but filed thier claim as secured or priority. The debtor(s)' plan fails to make provisions for this claim:

Creditor: REGIONAL MANAGEMENT CORP
Court Claim Number: 2
Account Number: 1480 PROPERTY PLEDGED/NO PROVS
Claim Amount: \$1,922.72
Claim Filed As: SECURED

(X) Debtor was to amend the plan to provide an interest rate and adequate protection payment for Max.

WHEREFORE, the above premises considered, Trustee objects to confirmation of the debtor(s) plan and requests that either confirmation be denied or the case be continued until such time as the above referenced issues have been resolved.

Respectfully submitted this July 17, 2017.

Sabrina L. McKinney
Chapter 13 Standing Trustee

By: /s/ Tina J. Hayes

Tina J. Hayes
Staff Attorney

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CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that I have served a copy of the foregoing Trustee's Objection to Confirmation on the parties listed below by either electronic mail or by placing same in the U.S. Mail, postage prepaid and properly addressed this July 17, 2017.

Copy to: DEBTOR(S)
RICHARD D SHINBAUM

/s/ Tina J. Hayes

Tina J. Hayes
Staff Attorney